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Application Number	09/863,704
Filing Date	May 23, 2001
First Named Inventor	Lakshmi Arunachalam
Art Unit	2151
Examiner Name	Phillips, Hassan A.
Attorney Docket Number	100146-000410US

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Application Number	09863704
Filing Date	2001-05-23
First Named Inventor	ARUNACHALAM, Lakshmi
Art Unit	2151
Examiner Name	PHILLIPS, Hassan A.
Attorney Docket Number	100146-000410US

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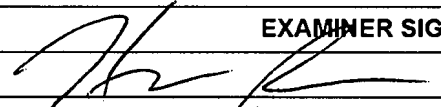
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First Named Inventor	ARUNACHALAM, Lakshmi	
Art Unit	2151	
Examiner Name	PHILLIPS, Hassan A.	
Attorney Docket Number	100146-000410US	

HP	1	"Tymnet", Wikipedia, the free encyclopedia, http://en.wikipedia.org/wiki/tymnet , May 2007.	<input type="checkbox"/>
HP	2	COX, Benjamin et al., "NetBill Security and Transaction Protocol", Carnegie Millon University, Pittsburgh, PA 15212-3890	<input type="checkbox"/>
HP	3	LAMOND, Keith, " Credit Card Transactions Real World and Online", http://www.virtualschool.edu/mon/ElectronProperty/klamond/credit_card.htm , Pp.1-16, 1996	<input type="checkbox"/>
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